

WINDSTORM MITIGATION CREDITS – FRAME CONSTRUCTION

EFFECTIVE October 1, 2018

NCIUA Homeowner HO 00 02, HO 00 03 and HO 00 08 – Frame Construction Coverage A Mitigation Rate Credit - Effective October 1, 2018						
Mitigation Feature	Territory 110	Territory 120	Territory 130	Territory 140	Territory 150	Territory 160
Total Hip Roof	4.3%	5.1%	4.5%	4.6%	4.1%	4.0%
Opening Protection	4.5%	5.2%	4.5%	4.6%	4.0%	4.1%
Combined Hip/Open	8.8%	10.2%	8.8%	9.2%	8.0%	8.1%
IBHS® Designation						
Hurricane Fortified for Safer Living	14.2%	17.9%	12.8%	15.4%	8.8%	13.5%
Hurricane Fortified for Existing Homes Bronze 1	3.4%	4.0%	3.6%	3.7%	3.2%	3.2%
Hurricane Fortified for Existing Homes Bronze 2	5.3%	6.3%	5.0%	5.8%	4.0%	5.0%
Hurricane Fortified for Existing Homes Silver 1	8.5%	10.8%	7.2%	9.4%	4.2%	8.1%
Hurricane Fortified for Existing Homes Silver 2	10.3%	13.0%	8.5%	11.5%	4.8%	10.1%
Hurricane Fortified for Existing Homes Gold 1	10.9%	13.7%	9.6%	11.7%	6.3%	10.2%
Hurricane Fortified for Existing Homes Gold 2	12.7%	16.0%	10.9%	13.8%	6.9%	12.1%

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NCIUA Homeowner Windstorm or Hail HW 00 02, HW 00 03 and HW 00 08 – Frame Construction Coverage A Mitigation Rate Credit - Effective October 1, 2018						
Mitigation Feature	Territory 110	Territory 120	Territory 130	Territory 140	Territory 150	Territory 160
Total Hip Roof	6.2%	6.2%	6.1%	6.0%	5.6%	5.6%
Opening Protection	6.4%	6.3%	6.1%	6.1%	5.5%	5.8%
Combined Hip/Open	12.6%	12.5%	12.0%	12.1%	11.1%	11.4%
IBHS® Designation						
Hurricane Fortified for Safer Living	20.3%	21.9%	17.4%	20.2%	12.1%	19.0%
Hurricane Fortified for Existing Homes Bronze 1	4.9%	4.9%	4.8%	4.8%	4.4%	4.5%
Hurricane Fortified for Existing Homes Bronze 2	7.6%	7.8%	6.8%	7.5%	5.5%	7.0%
Hurricane Fortified for Existing Homes Silver 1	12.2%	13.2%	9.7%	12.3%	5.8%	11.4%
Hurricane Fortified for Existing Homes Silver 2	14.7%	15.9%	11.6%	15.0%	6.7%	14.1%
Hurricane Fortified for Existing Homes Gold 1	15.6%	16.7%	13.0%	15.3%	8.7%	14.4%
Hurricane Fortified for Existing Homes Gold 2	18.1%	19.5%	14.8%	18.1%	9.5%	16.9%

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